

INFORMATION FOR CONSUMER ACCOUNTS WITH ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers, TELEPHONE OR WRITE US AT THE TELEPHONE NUMBER OR ADDRESS LOCATED ON THE FRONT OF THIS STATEMENT as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
 - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 - (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

DISCLOSURE TO READY CREDIT CONSUMER CUSTOMERS

Billing Rights Summary

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown on your statement

In your letter give us the following information:

- (1) **Account information:** Your name and account number
(2) **Dollar amount:** The dollar amount of the suspected error
(3) **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- (1) We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - (4) We can apply any unpaid amount against your credit limit.

Computing the Interest Charge on Ready Credit

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
 - (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
 - (3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the address on the front of this statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement.
 2. Mark (✓) your register after each check listed on front of statement.
 3. Check off deposits shown on the statement against those shown in your check register.
 4. Complete the form below.
 5. The final "balance" in the form below should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

PO Box 848
Mandan, ND 58554RUINS LLC
Customer Number:

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ND STAR CHECKING -**9 (continued)****Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

RUINS LLC

Statement Ending 05/30/2025

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THE FACE OF THIS DOCUMENT HAS A COLONIAL BACKGROUNDFINER PRINT

THE RUINS, LLC DEBTOR IN POSSESSION - CASE #25-30004 PO BOX 9379 FARGO, ND 58104	40011
STARION FINANCIAL 2745 Broad Dr S Fargo, ND 58104	
04/30/25	\$217.71*****
TO THE ORDER OF **** TWO HUNDRED SEVENTEEN AND 71/100 DOLLARS TURFWURX PROPERTY MAINTENANCE 1401 BRUIN AVE NE WATERTOWN, SD 57201	
#040018# 1091310767#	

#40011 05/13/2025 \$217.71

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THE RUINS, LLC DEBTOR IN POSSESSION - CASE #25-30004 PO BOX 9379 FARGO, ND 58104	40012
STARION FINANCIAL 2745 Broad Dr S Fargo, ND 58104	
04/30/25	\$250.00*****
TO THE ORDER OF **** TWO HUNDRED FIFTY AND 00/100 DOLLARS U.S. TRUSTEES U.S. TRUSTEES PAYMENT CENTER PO BOX 6200-19 PORTLAND, OR 97228-6200	
#040018# 1091310767#	

#40012 05/14/2025 \$250.00

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THE RUINS, LLC DEBTOR IN POSSESSION - CASE #25-30004 PO BOX 9379 FARGO, ND 58104	40013
STARION FINANCIAL 2745 Broad Dr S Fargo, ND 58104	
04/30/25	\$142.18*****
TO THE ORDER OF **** ONE HUNDRED FORTY TWO AND 18/100 DOLLARS Alexis Burbach 26 1st Ave SW #3310 Watertown, SD 57201	
#040018# 1091310767#	

#40013 05/06/2025 \$142.18

THE FACE OF THIS DOCUMENT HAS A COLONIAL BACKGROUNDFINER PRINT

THE RUINS, LLC DEBTOR IN POSSESSION - CASE #25-30004 PO BOX 9379 FARGO, ND 58104	40014
STARION FINANCIAL 2745 Broad Dr S Fargo, ND 58104	
04/30/25	\$60.00*****
TO THE ORDER OF **** SIXTY AND 00/100 DOLLARS JORDAN BERNDT 216 2ND ST NE WATERTOWN, SD 57201	
#040018# 1091310767#	

#40014 05/05/2025 \$60.00

THE FACE OF THIS DOCUMENT HAS A COLONIAL BACKGROUNDFINER PRINT

THE RUINS, LLC DEBTOR IN POSSESSION - CASE #25-30004 PO BOX 9379 FARGO, ND 58104	40015
STARION FINANCIAL 2745 Broad Dr S Fargo, ND 58104	
05/09/25	\$1,695.28***
TO THE ORDER OF **** ONE THOUSAND SIX HUNDRED NINETY FIVE AND 28/100 DOLLARS NMU WATERTOWN MUNICIPAL UTILITIES 901 FOURTH AVE SW WATERTOWN, SD 57201	
#040018# 1091310767#	

#40015 05/23/2025 \$1,695.28

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THE RUINS, LLC DEBTOR IN POSSESSION - CASE #25-30004 PO BOX 9379 FARGO, ND 58104	40016
STARION FINANCIAL 2745 Broad Dr S Fargo, ND 58104	
05/15/25	\$284.35*****
TO THE ORDER OF **** TWO HUNDRED EIGHTY FOUR AND 35/100 DOLLARS Alexis Burbach 26 1st Ave SW #3310 Watertown, SD 57201	
#040018# 1091310767#	

#40016 05/22/2025 \$284.35

THE FACE OF THIS DOCUMENT HAS A COLONIAL BACKGROUNDFINER PRINT

THE RUINS, LLC DEBTOR IN POSSESSION - CASE #25-30004 PO BOX 9379 FARGO, ND 58104	40017
STARION FINANCIAL 2745 Broad Dr S Fargo, ND 58104	
05/15/25	\$64.00*****
TO THE ORDER OF **** SIXTY FOUR AND 00/100 DOLLARS BRADLEY WARNS 116 2ND AVE SW WATERTOWN, SD 57201	
#040018# 1091310767#	

#40017 05/29/2025 \$64.00

THE FACE OF THIS DOCUMENT HAS A COLONIAL BACKGROUNDFINER PRINT

THE RUINS, LLC DEBTOR IN POSSESSION - CASE #25-30004 PO BOX 9379 FARGO, ND 58104	40018
STARION FINANCIAL 2745 Broad Dr S Fargo, ND 58104	
05/28/25	\$2,382.04***
TO THE ORDER OF **** TWO THOUSAND THREE HUNDRED EIGHTY TWO AND 04/100 DOLLARS CP BUSINESS MANAGEMENT PO BOX 9379 FARGO, ND 58106 701-237-3369, 58106	
#040018# 1091310767#	

#40018 05/28/2025 \$2,382.04

RUINS DIP APT

Bank Rec Posted Report

<u>Balance Per Bank Statement as of 05/30/2025</u>	<u>100.00</u>
<u>Reconciled Bank Balance</u>	<u>100.00</u>
<u>Balance per GL as of 05/30/2025</u>	<u>100.00</u>
<u>Reconciled Balance Per G/L</u>	<u>100.00</u>
<u>Difference</u>	<u>0.00</u>

Cleared Items:**Cleared Checks**

Date	Tran #	Notes	Amount	Date Cleared
04/30/2025	40011	TURFWURX PROPERTY MAINTENANCE	217.71	05/30/2025
04/30/2025	40012	U.S. TRUSTEES	250.00	05/30/2025
04/30/2025	40013	Alexis Burbach	142.18	05/30/2025
04/30/2025	40014	JORDAN BERNDT	60.00	05/30/2025
05/09/2025	40015	WMU WATERTOWN MUNICIPAL UTILITIES	1,695.28	05/30/2025
05/15/2025	40016	Alexis Burbach	284.35	05/30/2025
05/15/2025	40017	BRADLEY WARNS	64.00	05/30/2025
05/28/2025	40018	CP BUSINESS MANAGEMENT	2,382.04	05/30/2025
Total Cleared Checks				5,095.56

Cleared Deposits

Date	Tran #	Notes	Amount	Date Cleared
04/30/2025	4011	starion 283240146	669.89	05/30/2025
05/09/2025	4013	starion 2844320277	1,695.28	05/30/2025
05/19/2025	4014	starion 285352974	348.35	05/30/2025
05/28/2025	4015	starion 286285315	2,382.04	05/30/2025
Total Cleared Deposits				5,095.56

Balance Sheet

Owner = THE RUINS, LLC (all properties)

Month = May 2025

Book = Cash

ACCOUNT	CURRENT BALANCE
1113 Ruins Apartment DIP Checking	100.00
1150 Total DIP Checking Account	100.00
1151 TIF Value	2,275,000.00
1600 Property and Equipment	
1615 Buildings	14,620,000.00
1630 Appliances/AC	280,000.00
1700 Land	850,000.00
1710 Total Property and Equipment	15,750,000.00
1990 Total Assets	18,025,100.00
2000 LIABILITIES & CAPITAL	
2100 Liabilities	
2700 Mortgage 1st	11,052,607.39
2705 TIF Mortgage	2,275,000.00
2715 CASH ADVANCE BY CRAIG DEVELOPMENT (POST-PETITION)	24,189.74
2990 Total Liabilities	13,351,797.13
3000 Capital	
3200 Owner Contribution	24,189.74
3800 Retained Earnings	4,649,113.13
3890 Total Capital	4,673,302.87
3990 Total Liabilities & Capital	18,025,100.00

6/19/2025 9:00 AM

12 Months Cash Flow Statement

Owner = THE RUINS, LLC (all properties)

Month = May 2025

Book = Cash

ACCOUNT		May 2025	Total
6000	EXPENSES		
6100	Maintenance Expenses		
6200	Maintenance Staff Costs	470.21	470.21
6990	Total Maintenance Expenses	470.21	470.21
7000	Operating Expenses		
7440	Insurance	2,382.04	2,382.04
7800	Electricity-Vacant	1,695.28	1,695.28
7990	Total Operating Expenses	4,077.32	4,077.32
8990	Total Expenses	4,547.53	4,547.53
9090	NET INCOME	-4,547.53	-4,547.53
	ADJUSTMENTS		
3200	Owner Contribution	4,547.53	4,547.53
	TOTAL ADJUSTMENTS	4,547.53	4,547.53
	CASH FLOW	0.00	0.00